

# REPAIR WORK ADDS GREAT VALUE TO HOME

**Outline of Need:** Phyllis Lindner had been living in her house in Aberdeen since 1965. In the 41 years she had been living in the house she and her husband raised a family consisting of 7 children; 1 boy and 6 girls (2 of which were twins). After her husband passed away in 2005 after a long illness, Phyllis became aware that her home was in need of some repairs.

**How Rural Development Helped:** With the help of Northeast South Dakota Community Action Program (NESDCAP) Phyllis was able to evaluate the repairs that were needed to her house. It was originally determined that the house needed new paint and windows, however there was a concern about lead base paint issues and it was ultimately decided to remove the original wood siding and replace it with vinyl siding. Phyllis initially began the work on her home with a grant she received from NESDCAP, however NESDCAP wasn't able to provide enough grant funds to complete all the needed repairs. Phyllis heard about Rural Development from an acquaintance and contacted the local Rural Development office in Aberdeen, SD. Rural Development Specialist Roxanne Woodring processed Phyllis's application and determined that she would be eligible for a 504 loan with 1% interest. This loan would provide the balance of the funds that she needed to complete the work on her home.

**The Results:** Phyllis's home is looking good! With the new siding and windows, she and her cat Miffer are able to sit back and relax knowing that the house is in good shape for now and years to come. "Rural Development was just wonderful, everyone was so nice and worked together," said Phyllis.

